

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21863

Subject	Zip Code Tabulation Area : 21863			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	4,257	+/- 380	100.0%	+/- (X)
In labor force	2,395	+/- 322	56.3%	+/- 4.9
Civilian labor force	2,395	+/- 322	56.3%	+/- 4.9
Employed	2,183	+/- 321	51.3%	+/- 5.2
Unemployed	212	+/- 81	5%	+/- 1.9
Armed Forces	0	+/- 17	0%	+/- 0.8
Not in labor force	1,862	+/- 247	43.7%	+/- 4.9
Civilian labor force	2,395	+/- 322	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	8.9%	+/- 3.4
Females 16 years and over				
Population 16 years and over	2,194	+/- 221	(X)	+/- (X)
In labor force	1,212	+/- 177	55.2%	+/- 6.1
Civilian labor force	1,212	+/- 177	55.2%	+/- 6.1
Employed	1,084	+/- 164	49.4%	+/- 5.9
Own children under 6 years	404	+/- 141	(X)	+/- (X)
All parents in family in labor force	306	+/- 137	75.7%	+/- 17.6
Own children 6 to 17 years	560	+/- 160	(X)	+/- (X)
All parents in family in labor force	517	+/- 161	92.3%	+/- 6.6
COMMUTING TO WORK				
Workers 16 years and over	2,160	+/- 321	100.0%	+/- (X)
Car, truck, or van -- drove alone	1,841	+/- 276	85.2%	+/- 4.6
Car, truck, or van -- carpooled	143	+/- 64	6.6%	+/- 2.9
Public transportation (excluding taxicab)	62	+/- 54	2.9%	+/- 2.4
Walked	28	+/- 23	1.3%	+/- 1.1
Other means	29	+/- 41	1.3%	+/- 1.8
Worked at home	57	+/- 50	2.6%	+/- 2.2
Mean travel time to work (minutes)	23.7	+/- 2.8	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	2,183	+/- 321	100.0%	+/- (X)
Management, business, science, and arts occupations	741	+/- 154	33.9%	+/- 5.9
Service occupations	484	+/- 126	22.2%	+/- 5
Sales and office occupations	622	+/- 183	28.5%	+/- 5.8
Natural resources, construction, and maintenance occupations	93	+/- 52	4.3%	+/- 2.3
Production, transportation, and material moving occupations	243	+/- 88	11.1%	+/- 4
INDUSTRY				
Civilian employed population 16 years and over	2,183	+/- 321	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	42	+/- 30	1.9%	+/- 1.4
Construction	65	+/- 43	3%	+/- 2
Manufacturing	103	+/- 52	4.7%	+/- 2.3
Wholesale trade	127	+/- 76	5.8%	+/- 3.4
Retail trade	324	+/- 123	14.8%	+/- 5.1
Transportation and warehousing, and utilities	117	+/- 94	5.4%	+/- 3.9
Information	64	+/- 51	2.9%	+/- 2.2
Finance and insurance, and real estate and rental and leasing	86	+/- 49	3.9%	+/- 2.1
Professional, scientific, and management, and administrative and waste	131	+/- 62	6%	+/- 2.8
Educational services, and health care and social assistance	458	+/- 108	21%	+/- 4.7
Arts, entertainment, and recreation, and accommodation and food services	219	+/- 85	10%	+/- 3.8
Other services, except public administration	88	+/- 58	4%	+/- 2.8
Public administration	359	+/- 138	16.4%	+/- 5.3

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CLASS OF WORKER				
Civilian employed population 16 years and over	2,183	+/- 321	100.0%	+/- (X)
Private wage and salary workers	1,479	+/- 269	67.8%	+/- 6.5
Government workers	591	+/- 156	27.1%	+/- 5.9
Self-employed in own not incorporated business workers	75	+/- 48	3.4%	+/- 2.3
Unpaid family workers	38	+/- 42	1.7%	+/- 1.9
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	1,932	+/- 155	100.0%	+/- (X)
Less than \$10,000	178	+/- 77	9.2%	+/- 3.9
\$10,000 to \$14,999	144	+/- 66	7.5%	+/- 3.2
\$15,000 to \$24,999	132	+/- 58	6.8%	+/- 3
\$25,000 to \$34,999	229	+/- 81	11.9%	+/- 4.1
\$35,000 to \$49,999	299	+/- 70	15.5%	+/- 3.5
\$50,000 to \$74,999	394	+/- 100	20.4%	+/- 5
\$75,000 to \$99,999	153	+/- 62	7.9%	+/- 3.2
\$100,000 to \$149,999	261	+/- 98	13.5%	+/- 4.8
\$150,000 to \$199,999	83	+/- 47	4.3%	+/- 2.4
\$200,000 or more	59	+/- 42	3.1%	+/- 2.1
Median household income (dollars)	\$49,245	+/- 10638	(X)%	+/- (X)
Mean household income (dollars)	\$63,756	+/- 6313	(X)%	+/- (X)
With earnings	1,435	+/- 158	74.3%	+/- 5.4
Mean earnings (dollars)	\$62,139	+/- 6949	(X)%	+/- (X)
With Social Security	740	+/- 104	38.3%	+/- 5.2
Mean Social Security income (dollars)	\$17,933	+/- 1818	(X)%	+/- (X)
With retirement income	513	+/- 106	26.6%	+/- 5.3
Mean retirement income (dollars)	\$19,208	+/- 4093	(X)%	+/- (X)
With Supplemental Security Income	87	+/- 57	4.5%	+/- 2.8
Mean Supplemental Security Income (dollars)	\$10,344	+/- 2412	(X)%	+/- (X)
With cash public assistance income	21	+/- 25	1.1%	+/- 1.3
Mean cash public assistance income (dollars)	\$5,129	+/- 3363	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	272	+/- 109	14.1%	+/- 5.3
Families	1,288	+/- 138	100.0%	+/- (X)
Less than \$10,000	67	+/- 47	5.2%	+/- 3.7
\$10,000 to \$14,999	26	+/- 21	2%	+/- 1.6
\$15,000 to \$24,999	67	+/- 37	5.2%	+/- 2.7
\$25,000 to \$34,999	107	+/- 54	8.3%	+/- 4.1
\$35,000 to \$49,999	181	+/- 64	14.1%	+/- 5
\$50,000 to \$74,999	350	+/- 103	27.2%	+/- 7.1
\$75,000 to \$99,999	121	+/- 52	9.4%	+/- 4
\$100,000 to \$149,999	245	+/- 99	19%	+/- 7.2
\$150,000 to \$199,999	65	+/- 39	5%	+/- 3
\$200,000 or more	59	+/- 42	4.6%	+/- 3.2
Median family income (dollars)	\$65,245	+/- 7602	(X)%	+/- (X)
Mean family income (dollars)	\$78,277	+/- 8471	(X)%	+/- (X)
Per capita income (dollars)	\$25,638	+/- 2497	(X)%	+/- (X)
Nonfamily households	644	+/- 146	(X)	+/- (X)
Median nonfamily income (dollars)	\$25,381	+/- 7803	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$30,948	+/- 5240	(X)%	+/- (X)
Median earnings for workers (dollars)	\$27,992	+/- 3237	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$49,803	+/- 12709	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$40,441	+/- 5087	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	4,856	+/- 497	4856%	+/- (X)
With health insurance coverage	4,331	+/- 505	89.2%	+/- 3.4
With private health insurance	3,170	+/- 403	65.3%	+/- 7.5
With public coverage	1,947	+/- 395	40.1%	+/- 6.2
No health insurance coverage	525	+/- 166	10.8%	+/- 3.4
Civilian noninstitutionalized population under 18 years	1,031	+/- 232	1031%	+/- (X)
No health insurance coverage	85	+/- 75	8.2%	+/- 7.4
Civilian noninstitutionalized population 18 to 64 years	2,849	+/- 326	2849%	+/- (X)
In labor force:	2,096	+/- 267	2096%	+/- (X)
Employed:	1,895	+/- 263	1895%	+/- (X)
With health insurance coverage	1,680	+/- 273	88.7%	+/- 5.4
With private health insurance	1,524	+/- 249	80.4%	+/- 6.1
With public coverage	156	+/- 87	8.2%	+/- 4.3
No health insurance coverage	215	+/- 100	11.3%	+/- 5.4
Unemployed:	201	+/- 82	201%	+/- (X)
With health insurance coverage	136	+/- 72	67.7%	+/- 19.3
With private health insurance	77	+/- 61	38.3%	+/- 22.6
With public coverage	59	+/- 48	29.4%	+/- 21.4
No health insurance coverage	65	+/- 42	32.3%	+/- 19.3
Not in labor force:	753	+/- 202	753%	+/- (X)
With health insurance coverage	593	+/- 164	78.8%	+/- 10.6
With private health insurance	275	+/- 105	36.5%	+/- 13.1
With public coverage	350	+/- 136	46.5%	+/- 12.3
No health insurance coverage	160	+/- 97	21.2%	+/- 10.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	7.7%	+/- 4.2
With related children under 18 years	(X)	+/- (X)	11.5%	+/- 9.5
With related children under 5 years only	(X)	+/- (X)	5.9%	+/- 9.2
Married couple families	(X)	+/- (X)	5%	+/- 3.7
With related children under 18 years	(X)	+/- (X)	2.3%	+/- 4.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 36.7
Families with female householder, no husband present	(X)	+/- (X)	24.5%	+/- 19.2
With related children under 18 years	(X)	+/- (X)	40.8%	+/- 27.3
With related children under 5 years only	(X)	+/- (X)	50%	+/- 50
All people	(X)	+/- (X)	14.3%	+/- 6.1
Under 18 years	(X)	+/- (X)	20.1%	+/- 18.5
Related children under 18 years	(X)	+/- (X)	20.1%	+/- 18.5
Related children under 5 years	(X)	+/- (X)	10.5%	+/- 10.3
Related children 5 to 17 years	(X)	+/- (X)	25.7%	+/- 23.5
18 years and over	(X)	+/- (X)	12.7%	+/- 3.9
18 to 64 years	(X)	+/- (X)	13.5%	+/- 4.9
65 years and over	(X)	+/- (X)	10.2%	+/- 5.5
People in families	(X)	+/- (X)	9.9%	+/- 7.2
Unrelated individuals 15 years and over	(X)	+/- (X)	36.5%	+/- 11

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.